

# Aflac Group Critical Illness Insurance

Chances are you know someone who's been diagnosed with a critical illness such as cancer, a heart attack (myocardial infarction), or stroke. You can't help but notice the strain it's placed on the person's life—both physically and emotionally. What's not so obvious is the impact on that person's personal finances. While the person is busy getting well, the bills may continue to pile up.

## Guaranteed-issue Amounts:

- **Employee:** Up to \$50,000
- **Spouse:** Up to \$50,000 (up to 100% of the face amount elected by the employee)
- **Dependent Children:** Up to 50% of the face amount elected by the employee at no additional charge

## Features Include:

- No benefit reduction at Age 70
- No pre-existing conditions limitation
- No waiting period
- Value added services from day one

## Benefits Include:

- Lump-sum benefits for: Internal/Invasive Cancer, Stroke, Kidney Failure (End-Stage Renal Failure), Bone Marrow Transplant, Sudden Cardiac Arrest, Heart Attack (Myocardial Infarction)
- Major Organ Transplant (pays 25% when placed on transplant list, and 75% when surgery occurs)
- Non-invasive Cancer (pays at 25%)
- Coronary Artery Bypass Surgery (pays at 25%)
- Skin Cancer Benefit
- \$100 Health Screening Benefit
- Additional Diagnosis and Re-occurrence Diagnosis
- Waiver of Premium Benefit
- Optional Benefits Rider: Advanced Alzheimer's Disease, Advanced Parkinson's Disease and Benign Brain Tumor
- Progressive Diseases Rider: Amyotrophic Lateral Sclerosis (ALS) and Multiple Sclerosis (MS)
- Specified Diseases Rider
- Childhood Conditions Rider



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